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Described herein is an enabling product that facilitates implementation of an m-commerce business solution. According to an embodiment of the present invention an m-commerce solution includes: a content provider or merchant site that provides products and goods to be purchased; a payment system allowing online authorization of funds to purchase the goods; and a wireless network for all customer interactions. Embodiments described herein perform at least one of the following three functions: 1) protocol conversions; 2) customer information reposing, and 3) payment authorization system interfacing.

[illegible]